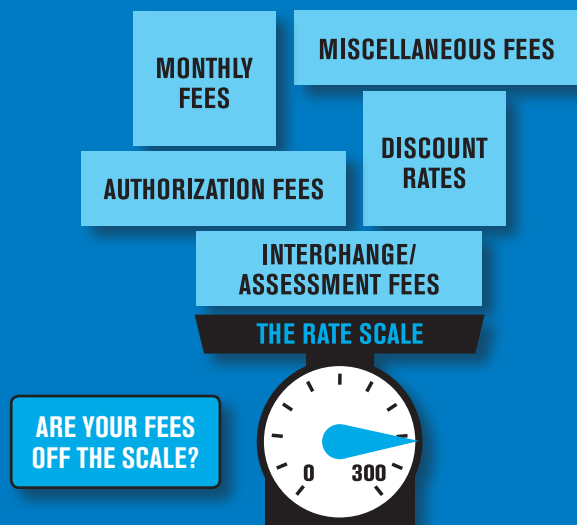




## Are you paying the rate you were quoted to accept credit cards?

### Are extra fees making your overall effective rate higher?



### How to calculate your overall effective rate.



**DIVIDE YOUR  
TOTAL FEES  
BY YOUR  
TOTAL SALES**

TIP: This form will calculate the rate for you if you click the fields at the right and enter your Fees and Sales.

TOTAL FEES	<input type="text"/>
	÷
TOTAL SALES	<input type="text"/>
	=
OVERALL EFFECTIVE RATE	<input type="text"/>

To ensure an accurate calculation of your overall effective rate, be sure to exclude any Chargeback amounts, as well as any sales related to card brands that are not funded by your processor (for example, American Express®).

### What's in your overall effective rate?

$$\frac{\text{TOTAL FEES}}{\text{TOTAL SALES}} = \text{OVERALL EFFECTIVE RATE}$$

**THE OVERALL EFFECTIVE RATE = YOUR PAYMENT PROCESSING COST**

YOUR STATEMENT	
SALES	FEES
TOTAL SALES	TOTAL FEES

#### EXAMPLE

TOTAL FEES	\$ 1,217.25
	÷
TOTAL SALES	\$ 43,888.41
	=
OVERALL EFFECTIVE RATE	2.77 %



### ARE YOU PAYING WHAT YOU WERE QUOTED?

Contact [Jeff Hodge](#) at 214.849.3665 or [visit us online](#) to see if you can save today.

